



## **MPEP** SEMINAR SERIES

Exploring Frontiers in Inclusive Market Development

# **Integrating Women into Value Chains: Lessons From Pakistan, Afghanistan, and Ghana**

## **Q & A Transcript**

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*Moderator:* We're going to turn it over to the Q & A portion. What I'll do is we'll alternate one question on webinar and one question in the room. For those of you in the room please wait for Rishiv and I to pass you the mic and state your name and organization. For those on webinar keep submitting your question.

*Female:* Sarah suggests that this one go to Helen. This is from Sharon Zarnick, Program Analyst United States African Development Foundation in D.C. She asks, "In any of the projects mentioned were the women ever organized into a cooperative to better organize themselves collectively?"

*Female:* Yes. In the Afghanistan project however that was not an intervention that we did. That was at the end of the program that there was another organization that was working in cooperatives. It's not that we don't believe in them or it's just that again, our model and what we've shown to be effective and what we're good at is developing that entrepreneurial role. We were hoping actually in the Pathways and Purse Strings project to add on some cooperative development, association development activities. So it's kind of a yes and no answer. That's maybe not fair but that's what it is.

But the cooperative for the Afghan women we here again as we stay in contact with our KFP – we call them Key Facilitating Partner – former Key Facilitating Partner in Afghanistan who tells me that the women's cooperative is doing wonderfully continuing to sell to markets in Kabul and Charikar, the local town and also exporting to India. So they're doing quite well. We don't although typically we haven't yet done so in the Behind the Veil model the women sales agents were indeed formed into an association and, again, back to that idea of the amount of effort and resources that it takes to build the capacity of such an entity it's substantial. So it was not part of our programming.

*Female:* Hi. Thank you so much. My name is Lindsey Jones. I lead the Gender Integration and Women's Empowerment Initiative. Hi, I'm Lindsey. I lead the Gender Integration and Women's Empowerment Initiative at ACGI Voca. I have two questions for you. First about measurement. One of the things that we've seen in one of our projects in India about a potential indicator of women's control over income is how they spend income on a personal item.

So on jewelry or on a piece of clothing which kind of throws the whole – we often argue that if women have the income they spend it on the household which is true but this type of indicator could be a really powerful way of showing decision making. So I wanted to know if that

was something that you all looked up as well especially in Afghanistan and Pakistan.

Second, I have kind of a bigger question for you in terms of gender and development and women's empowerment and development. I don't know. There's a bit of a debate I see these days with regards to women targeted programming, women's economic development targeted programming and the more gender integration approach into broader value chain development programming. There was a meeting a few weeks ago at USAID where they were – one year after the gender policy and a lot of implementing partners were really raising that in theory gender integration works but practically it's being left out. We need more women targeted, women focused programming. So I wanted to get your opinions on that from your experience because these programs have clearly shown some really great results and they have been very women centered programs. So your opinions or MEDA's thoughts on that as well. Thank you.

*Female:* Do you want to jump on the household – the jewelry and such because I know we did in Afghanistan. I think you did in \_\_\_\_\_.

*[Crosstalk]*

*Female:* I was going to say in Pakistan in the programming we did track some of that and that was part of those raised numbers at the personal control over income numbers. I don't know them all off by heart but I think about eight different measures for control over income that we were measuring and then we sort of amalgamated them all together in one number. I'm not as familiar with Afghanistan, those. I don't know.

*Female:* Yeah, we did. However when we were tallying it up that would fall under perhaps it was incorrect to do this in the household assets, how many were they also buying. So it was non-productive assets rather than household. Non-productive assets. On the other one I mean I think you know what we're going to say on that. Absolutely. But I fervently believe it that if you do not target women and have specific interventions directed towards their constraints because again, certainly for our experience and the countries that we're talking about they're just as such a disadvantage and there's all sorts of cultural constraints wrapped around the fact that they are women that you absolutely need a very targeted specific approach in order to get the kind of benefits that we believe you can get and need to happen.

Then sort of speaking MEDA wide I would suggest that my colleagues definitely do include gender. Gosh, they're probably all in the board room listening to me right now as I say this that if we were to score it in terms of the beneficiaries that are women whether it's hitting 50 percent or not

might be something to talk about. I know in Pakistan after the Behind the Veil project and just before we were doing our – we have an entrepreneurs project there as well MSI did a study of the USAID programs that were in Pakistan at the time and they were all supposed to have a gender piece to it.

I think there were eight of them and Behind the Veil was one of them. If you look at the other seven and looked at the engagement of women that were supposed to have it was less than seven percent. When you added MEDA's numbers in there it jumped to – I forget exactly, 12 percent or something. MSI has a study on it. But I absolutely believe that if you don't do it specifically for the women they will not in these environments where women have all of these cultural constraints you will not get the level of engagement if you don't specifically target them.

*Female:* I would just quickly add as well in terms of programs that don't only work with – because we really specifically target women. I think in the programs that just strive to mainstream it within their programming I think where we're failing is the lack of specific interventions for women. As we say we want to include them but just making sure 50 percent of them show up at the meeting is not targeting, addressing their particular constraints. I think anyways that's my feeling. I think that it could work. It's just it requires resources and if you don't put them up front it won't happen down the road.

*Female:* We've got quite a lot of interest in these specific details. Cost per women or investment value per person and how you've targeted women and also interest in the indicators. Really specific details and we can grab these people afterwards and answer them specifically or you can just do a general answer now.

*Female:* Sure. Cost benefit's a good one because we get asked that question a lot. We went from a phenomenal number in the Behind the Veil project. By the end of year three the cost was \$21.00 per beneficiary and it was a 4.8:1 leverage ratio that is for every dollar that the combined resources of USAID and MEDA put into that project there was almost \$5.00 coming back. By the end of year three and the projection was that it was going to be quite substantial going up. It was a very – the reason why it's a case study I guess.

I had a lot of good metrics to it. I think \$22.00 per beneficiary as a cost is completely unrealistic in 2013 and just all of the circumstances that surrounded that project but it was just really very, very cost efficient. P and P, the Pathways and Purse Strings was about \$400.00 to \$500.00 per – I don't know exactly. I'm sorry. I don't really remember the number but

it's between \$400.00 and \$500.00 per beneficiary by the end of the term. I'm assuming this is kind of the answer they're looking for.

Some of the others it's more expensive. It's more expensive in Afghanistan, again, when you start throwing in the costs of operating in these countries that have huge security considerations and needs to supply services to the staff because you need women to reach women and they require some additional resources. All these considerations start ratcheting up the costs of it, too.

How do we target women? I assume that means how do we find the women to participate in the programs. I'm going to interpret it that way. Again, our KFP, our Key Facilitating Partners are critical in deciding where we're going in terms of which specific villages. We obviously seek concurrence from the communities in which we're trying to engage.

Often that includes going to the influential men of the district, be that the imams and/or in Afghanistan some of the former war lords that still had great control over the area. So getting their buy in as well. Then how do you select the women? Though often they're self-selected. We had some, for example, in Afghanistan in a village we were aiming for 250 women per village on average and because there were more than that in any given village the households had to nominate the woman to come forward.

But pretty much they decided, the communities themselves decided which women participate in it. Then as Arianne said those women who would sort of rise to take on the challenge and the ultimate potential of the sales agent role were again more self-selected. Our partners were a huge help in helping us identify those who sort of showed that more entrepreneurial zeal and that ambition. So I hope I answered the question. Sorry, there was a third part to that and I forget what it was.

*Female:* How do we decide upon them or...

*Moderator:* Yeah. I think Sarah actually answered that question also here online.

*Female:* Okay, good.

*Moderator:* Let me see what she said. Sorry. She said, "We won't be able to share our specific indicators and that you have a comprehensive M&E system that is tailored to each and every program and then of course connect after the webinar for details."

*Female:* Yeah, that's true. We can give specifics. No problem. Just I think our contact information is there. It's true that they will be tailored to the program although at MEDA now we are getting better about having sort of

the standard indicators across the program. P and P was not a food security project yet we started to ask questions about how they were spending on the family food. There was a bit of food security element in the Through the Garden Gate one so that was built right into it but these again were some of the M&E indicators that we're trying to get better about being consistent across all our programs.

*Female:* I'll just point out that sometimes we also have to integrate the donor mandated indicator. So those are sort of across the projects, of course.

*Male:* This is Dan Norell from World Vision. Very nice presentation. Thank you so much for it. If you could just give some more implications around value chain programming, around the gender dynamic at the household level in terms of – you shared some thoughts in terms of involving men in the training in Ghana for example but if you could roll that out a bit more in terms of that implication. How do we actually get the family system to work better for the improved nutrition of the children in terms of the gender dynamics?

*Female:* Sure. In Ghana we have a more – it's actually a good security program that we are choosing to deploy our value chain model in and sort of the addition to that would be the engagement of the household level and the curriculum that is developed and will be deployed includes lessons on nutrition, lessons on hygiene and sort of the safety of food. As well household management, financial management. For example, we heard that the families at the time of planting which was right about now they obviously need to spend money on the seeds and the fertilizers, et cetera and the equipment required to get the crops in the ground.

It just so happens that that's the same times that the schools are demanding the school fees for the semester or the half year. This has led to why some of the kids are not in school because the resources just aren't there. So we thought if we could not only help improve the income increases of the household, also help them how best to manage that such that when the time comes they've got the resources for all of their needs. That's one example of how we're engaging in the evolution of our programs and how they impact at the family level.

*Moderator:* I have a question from Aza Firuki who's joining us today from Karachi, Pakistan. This is for Helen.

*Female:* Yeah, I know her. Yeah, hi Aza.

*Moderator:* The question is, "How do the Women Economic Empowerment project have an impact on social stabilization, peace and security in Afghanistan?"

*Female:* How did the women have an impact on it? Sorry. Say that – I’m sorry.

*Moderator:* I think how did the Women Economic Empowerment project...

*Female:* Okay. Well as I was saying before that project deliberately engaged the CDCs and we would speak to them and get the, first of all, the agreement that we could go into the village and sometimes we were not allowed. We were not welcome. I’ll say by the end of the project we had many villages coming to us but the first couple of years we were trying to find villages who were willing to allow us to come in because we were going to be there several times a week working with the women. That was presented as a family project.

When we went in we didn’t say, “We’re here to do Women’s Economic Development.” It was, “We would like to work with your community and we see the program as benefitting the families in your community because we’re looking at helping you boost the yields and the quality of the products that the women are growing in their kitchen gardens. We’ll be working with the women but we will report back to you monthly.” There was this constant communication and engagement of the men which you just had to do if you were going to get into the community.

So it was sort of out necessity that we did it out of that way. But the benefit of that project was that they felt part of it. They owned it and they, as I said before, wanted to protect that, the gains they were seeing and the benefits they were having. We had other comments from the men saying, “Well you know what? It is wonderful that she is engaged in this because now she understands some of the challenges that I face in trying to manage monies and maintain.” It’s been very helpful at the household level in stabilizing that relationship there as she understood better what he was dealing with was one comment.

The other thing that that program we saw happening and one of the first things when we went in for, again, speaking with the communities to see what it is they really wanted to see from our work there I vividly remember one woman saying, “What I want is knowledge. What I want is some increased understanding and knowledge because if I have something that I – if I know something my husband’s going to respect me more.” So she really – for her that was a big, big part of the program, just learning. What we found in that program also was that some of the better practices, horticultural practices the women were asked by their husbands, “Can we do this out on the field,” because these were all at the kitchen garden level and they would ask them to help them plan and plant their larger field crops, et cetera. So all of that contributes to the stabilization at the household level and, as I said, it just bubbled over to be the entire village.

*Female:* Thank you so much. This has just been fascinating. So I'm Jindra Chekan. I'm a consultant to USAID on Organizational Learning. So I'm so curious exactly about this knowledge but more at the organizational level. So one is did you have time, which is always the crux, our barriers, PBOs. Did you have time for knowledge sharing across these three projects during the implementation to have kind of some cross-pollination of lessons learned especially around these very interestingly similar but different barriers and how each project was overcoming them?

Also you mentioned in terms of the post or nearly post project sustainability how were you sharing? Would not only USAID's other partners in the country in terms of phasing out and phasing over folks to more kind of projects that were still running or other government assistance or other things so the project doesn't just end and, "See ya; good luck"? Thank you.

*Female:* Yeah, sure.

*Female:* You can start and I'll tag on.

*Female:* Sure. At the institutional level without a doubt there was cross learnings between the – well Pakistan and Afghanistan there were. It was relatively easy to do. I have to say what's interesting in Ghana yes because the project manager for Afghanistan project when that one ended she did indeed go elsewhere but she was very keen to work with MEDA again. So we now have her running the Ghana project. So there's sort of a – that's not what you were looking for I'm sure but it's just kind of interesting. *[Laughter]* Between Pakistan and Afghanistan absolutely we did.

On some of the – we do this with all of our projects on kind of the nuts and bolts of a program, the manuals, our finance manuals, our e-term and like those kinds of things, too. Between the two countries when we started Through the Garden Gate in Afghanistan was going first and then P and P started. So we sent staff over Pakistan to Afghanistan to learn about the programs, the structure of the staff itself and also security measures. This was something that had been quickly formed in the Afghanistan project that the Pakistan team could learn from.

Then on the programmatic side we did indeed have all kinds of – Amanullah went Afghanistan to help out there. M&E team set up some systems. We had Kathryn and others coming over and helping us on the research for Pathways and Purse Strings. So we had key people travelling back and forth to contribute as we designed various elements of the different projects without a doubt. Then I don't \_\_\_\_\_....

*Female:*

The only thing I might add to this and I don't know if it speaks to your question but I mean the Pakistan/Afghanistan worked well because there was some overlap and it's quite close geographically and culturally as well. Ghana came on later and so there isn't that opportunity to do as much of the field staff crossover. This is just organizationally within MEDA we have a Women's Economic Department to which Helen and I work which means that we manage all of these different projects. So we take the learnings that we get from –let's say I was managing Pathways and Purse Strings and now I'm doing Women's Economic Development in Libya. Different context but you sort of you take that learning across. It's good and it's bad in terms of how we're divided but that helps in terms of knowledge management within the organization and making sure that we build upon what we've learned in different projects.

*Female:*

Yeah, that's actually a good point because just in my observation as we do our programs and come to see other projects that are going on in different countries MEDA has a really strong link to the resources at head office, the expertise at head office. There's an awful lot of engagement, not just in the program manager side but on our monitoring evaluation. Sarah, who's our gender program advisor, engagement of our financial services colleagues so that they come and help us understand that integration. There's a really strong and close links between our HQ and our program side which I think differs a bit in some of these other project structures.

In terms of the communication amongst other projects I think in different countries there is an effort under some agencies to foster that kind of interaction. When we were in Haiti the U.N. have their various working groups. I thought at least the livelihoods one was pretty effective. In Ghana I know that SEDA is looking to foster that kind of inter-project discussion, meetings and discussion, et cetera. It just so happens too that you get to know some of the other program people and you change ideas and leverage, et cetera. So as we exited Afghanistan a USAID project was just near the end, the ASAP project was just near the end. I forget what the next iteration of it was. But in any case there was a pickup from some USAID folk of the cadre of women that had been developed and were successful marketers to carry on and take – so they helped them form into a cooperative. They helped do all of that work.

*Female:*

I have a question from Jim Tarrant, IRG Egility. This question is for Helen. “In addressing women value chains and especially upgrading these do you try to move them into the formal sector as soon as possible for standards, health, safety, marketing, et cetera or do you focus on building the business, strengthening the supply chain before moving them into the formal sector?”

*Female:* Yeah. I mean I don't know if you can make it so cut and dry but of the two it would be the latter. Yeah, it is just more – you're going to get greater buying. The women have got to see some economic benefit coming from the engagement. There time is so heavily subscribed elsewhere. Women have the triple burden of labor often and we don't – that's a big part of our selection process, too. We do not want to add to their workload. We're just trying to take what they're already engaged in and have them make more money from it. So it's a big part of how we program our work. I've forgotten the original question. Age, sorry.  
*[Laughs]*

*Female:* That sort of answers it.

*Female:* My name's Megan Murphy. I work on the Food Security and Livelihoods Technical Assistance project at FHI 360.

*Female:* Oh yes.

*Female:* My question really is more about this sales agent model. It's a really interesting approach and just curious if you could share any lessons or differences in application you see when doing it where women face very formal restrictions in society versus in a setting where the restrictions and the constraints that women face maybe are less structured and how that has affected the way you've rolled out the model.

*Female:* One that comes to mind immediately is just the sort of the ratio between sales agents and producers that are part of her supply chain. Afghanistan was far more difficult to find women who were willing and able to step up and be that sales agent model. So therefore these sales agents just had more women to aggregate the produce from to be their sales person. So that's one sort of obvious one. In terms of how it works part of what we're trying to do here for the sales agents and for the producers as well and for the entire value chain is to build the competitiveness of that.  
Right?

Competition is a good thing trying to spark vibrancy and greater overall benefit, et cetera. Actually sometimes the sales agents don't really like that because we're encouraging competition for them, too. I think that in those communities that it's a little easier for women to function you might see more activity just generally speaking and success in getting more women engaged in this role and the competition heats up in that sense versus where it's more difficult to find women and kind of coddle that a bit more and try to nurture it and help them along. I don't know if that answers the question. Do you have anything to add on to that in terms of the differences in the settings?

*Female:* No, I think it was pretty good. I think we can look at the most extreme example which might be KPK in Pakistan where – as Helen sort of mentioned very hilly, long distances and that would have been the sort of very extreme of the model where we almost couldn't get the women at that point. At which point we had to engage more broadly the family because it was just too extreme. So you kind of deal with the variety of option but I think you're correct. As you get into less restrictive societies it's a numbers game almost. You're going to get more, going to get more competition and it's good.

*Female:* I've a question from Rupert Knowles in London and a couple of other people have said that they would like to hear the answer to this question. "How does sales agents differ from traditional middle men? Do they work on commission or do they trade by buying and selling? How do you prevent powerful sales agents from exploiting less powerful producers?"

*Female:* Oh good question Rupert and gang. It is. The model will vary. Sometimes it is commission and sometimes it is that they will buy it from the producers and on sale it. It will depend upon the industry. It will depend on sometimes the woman herself on how they will engage with their supply chain. Nothing's ever 100 percent or a sure guarantee. There were adaptations put into the projects to avoid some of the potential and sometimes evident exploitative measures that were starting to creep into some of the sales agents.

So let me be specific. In the Behind the Veil project we had some women who were, they had kind of a captive group of producers, if you will, and had dropped the rate at which they were reimbursing the women for their work and we of course in the monitoring evaluation process heard about this. The measure there was to place we called it a community. We kind of differentiated on the sales agent model itself. We had what we called a local sales agent and a community sales agent. This community sales agent was a woman who's abilities and entrepreneurial spirit, et cetera was developed at the village level. There this woman sits with all of her sisters and neighbors, et cetera and is kind of not unlike I suppose in the microfinance group where you're very accountable to your peers, et cetera. Same idea.

You're right from the community and more answerable right at that level. And introduced her and she indeed would engage with the local sales agents and be a conduit to sort of forestall that exploitative measure. It's not 100 percent that you can do it all the time but this is another reason why you want to build competition. You want the producers to have choice of to whom they will sell their products. We try to foster that as best we can.

Then also part of the capacity development – well first the identification of the woman who's going to become the sales agent is part of this, too. You want somebody who understands the greater impact that this can have for the women in her community. You do see some social entrepreneurs in some of these remote settings who absolutely have the same level of passion that we all do for engaging women, et cetera and improving their lot. So there's sort of the selection criteria.

Also as part of the curriculum and development of the women, helping them understand the reason why it's important for them to take care in terms of being fair as well to their suppliers to ensure the sustainability of her own business. If you nail your producers and are trying to reap more profit at your level they're not going to stick with you. You want to foster a good relationship with your suppliers, all this kind of capacity development of her as an entrepreneur too has some role in reducing that. But I just have to say when you're talking about reaching tens of thousands of women it's not an absolute guarantee that that's the case.

*Moderator:* Let's take one last question from the room. For those on webinar if we didn't get to your question we'll post them online and get the speakers and Sarah to help answer them. Also in the room I invite you to stay after and certainly submit the questions.

*Female:* Thank you so much for that awesome presentation. My name is Mercy. I'm from World Vision U.S. Part of my first question you answered involving the communities in the design stage and best line data collection but in your experience how long did it take you to start realizing impact after you started the project? What was the timeframe? Then the next part is, "Was there any intention to integrate the value chain, the project you had with other economic development models like did the women further on go to maybe have access to loans with microfinance institutions or commercial banks or did they start" – you talked about corporations. Did they start savings groups? Please share more on that. Thank you.

*Female:* Sure. I'll take the first one if you want to take the last.

*Female:* Yeah, first one.

*Female:* How long did it take before you start seeing some kind of impact? I'm going to go back to Afghanistan for a minute and think about the – I would say immediately. From the perspective of if you look at power and agency that immediately because there we sat in the group of – though the communities were skeptical at first, that we were really going to come several times a week and this was going to last for four years because they had been promised in the past of course that kind of attention and didn't

show through. So they were skeptical at first but the women were hopeful.

Immediately upon meeting as a group and learning best practices for their gardens and getting some introduction to just basic business functions, et cetera you could see the change in their demeanor and their joy as they came together as a group. They actually said the benefit of the project was not just the increased produce and the yields and the money that they were getting. They became more social. They said, “We would only see some of our neighbors if somebody died or sometimes it was a family wedding. Otherwise we never interacted.” But there was this huge social benefit that came to the women from engaging in that.

So on sort of the softer side of things you see impacts immediately because, again, their situation is so dire. In terms of tracking and such it would be an annual. In P and P we had an annual survey that we did with full on tracking of all of the metrics. Again, we’re willing to share these if people just want to write in to us. We’ll send you the info.

*Female:*

I’ll just quickly add to that one though. I think because we use a model where we work through local partners that once we start working with the women I think we see start seeing benefits very quickly. We have found in some of our programs it takes time to get your local partners up and going and depending how involved you want them to be. So let’s say in the Pathways and Purse Strings project we wanted the local partners to be able to do the value chain analysis because they were divided by value chain but to build the capacity to get to the point where you’re doing your analysis and then to build your interventions that took quite a bit of time.

Although to be honest I think we’d all agree that at least at MEDA that that upfront investment of time definitely paid off in the long run in terms of the ownership of the project, the understanding of the project and the value chain that the partners had but you had to be able to take the time to do it. Sometimes it comes back with quick wins versus sustainable outcomes. It depends how willing the donor is to give you that time as well. But so it depends a little bit.

To your second question, finance and savings groups. Very much so. In fact that aspect is always written within the project. Because we’re trying to develop entrepreneurs, SMEs, small businesses capital is just – it’s a must. You can’t really do one without the other. Now what shape that takes is different depending on the situation. So a good example is in Pakistan. We did initially try to see if we couldn’t link them to existing financial MFIs in the country and did quite a bit of research.

For multiple reason that wasn't a good option between the fact that the MFIs weren't necessarily interested in some of the subsectors to the fact that the women didn't necessarily want to take the loans. They didn't want the interest. A variety of reasons they didn't trust it and so on. So in that particular project we then moved to the SLAs, village savings loans association, savings groups. That proved to be quite useful and then to serve that purpose. So yeah. The answer is yes, we do work it in and then try to figure out what the best approach is based on the circumstance and the country and the project.

*Moderator:*

All right. Thank you so much Helen and Arianne and also to Sarah, your colleague who joined us online. Please stay tuned next month. I'm really excited to welcome Tom Jane from Michigan State University, David Atwood of USAID/BFS and also Jerry Wolgin of the Africa Bureau. They'll present on a panel to explore the theory of change in ag transformation in Africa. So please stay tuned for that, June 20. We'll send out more information and certain join me in thanking Helen and Arianne for a great presentation.

*[Applause]*

*Female:*

Thank you. Thanks. Thanks.

*[End of Audio]*